

Form 186 – ntc13plnprior

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 23-11154-VFP
Chapter: 13
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Caroline A Carino
3061 Edwin Avenue, Apt 4G
Fort Lee, NJ 07024

Social Security No.:
xxx-xx-9134

Employer's Tax I.D. No.:

**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 2/12/23 and a confirmation hearing on such Plan has been scheduled for 5/4/23.

The debtor filed a Modified Plan on 5/18/23 and a confirmation hearing on the Modified Plan is scheduled for 6/15/23. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: May 19, 2023

JAN:

Jeanne Naughton
Clerk

In re:
Caroline A Carino
Debtor

Case No. 23-11154-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: May 19, 2023

User: admin
Form ID: 186

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Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 21, 2023:

Recip ID	Recipient Name and Address
db	+ Caroline A Carino, 3061 Edwin Avenue, Apt 4G, Fort Lee, NJ 07024-4810
519835603	+ 1170 Apartment Corp, 3030 Edwin Avenue, Fort Lee, NJ 07024-3442
519835636	#+ FED LOAN SERVICING, ATTN: BANKRUPTCY, PO BOX 69184, HARRISBURG, PA 17106-9184
519835643	++ GREENSKY LLC, 5565 GLENRIDGE CON, 7TH FLOOR, ATLANTA GA 30342-4796 address filed with court:, GREENSKY, LLC., ATTN: BANKRUPTCY, 5565 GLENRIDGE CONNECTOR STE 800, ATLANTA, GA 30342
519835644	+ GREENSKY/GS BANK US, 5565 Glenridge Connector, Ste 800, Atlanta, GA 30342-4796
519878218	Greensky,LLC/Home Depot Loan, 3155 Royal Drive Suite 175, Alpharetta, GA 30022-2479
519835645	+ HIGHER EDUCATION STUDENT ASSISTANCE AUTH, HESAA SERVICING/ATTN: BANKRUPTCY, P.O. BOX 548, TRENTON, NJ 08625-0548
519835647	+ New Jersey EZ Pass Customer Service Cent, PO Box 52002, Newark, NJ 07101-8202

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 19 2023 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 19 2023 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519835604	+ Email/Text: backoffice@affirm.com	May 19 2023 20:39:00	AFFIRM, INC., ATTN: BANKRUPTCY, 30 ISABELLA ST, FLOOR 4, PITTSBURGH, PA 15212-5862
519835606	+ Email/Text: ally@ebn.phinsolutions.com	May 19 2023 20:37:00	ALLY FINANCIAL, INC, ATTN: BANKRUPTCY, 500 WOODARD AVE, DETROIT, MI 48226-3416
519835607	Email/Text: ebnbankruptcy@ahm.honda.com	May 19 2023 20:39:00	AMERICAN HONDA FINANCE, ATTN: BANKRUPTCY, PO BOX 168088, IRVING, TX 75016
519835608	+ Email/PDF: bncnotices@becket-lee.com	May 19 2023 20:51:40	AMEX, CORRESPONDENCE/BANKRUPTCY, PO BOX 981540, EL PASO, TX 79998-1540
519835609	+ Email/Text: creditcardbkcorrespondence@bofa.com	May 19 2023 20:37:00	BANK OF AMERICA, ATTN: BANKRUPTCY, 4909 SAVARESE CIRCLE, TAMPA, FL 33634-2413
519835611	+ Email/Text: BarclaysBankDelaware@tsico.com	May 19 2023 20:38:00	BARCLAYS BANK DELAWARE, ATTN: BANKRUPTCY, PO BOX 8801, WILMINGTON, DE 19899-8801
519835613	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 19 2023 20:51:42	CAPITAL ONE, ATTN: BNAKRUPTCY, P.O. BOX 30285, SALT LAKE CITY, UT 84130-0285

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519835617	Email/PDF: Citi.BNC.Correspondence@citi.com	May 19 2023 20:41:05	CITIBANK NORTH AMERICA, CITIBANK SD MC 425, 5800 SOUTH CORP PLACE, SIOUX FALLS, SD 57108
519835618	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 19 2023 20:41:02	CITIBANK/THE HOME DEPOT, CITICORP CREDIT SRVS/CENTRALIZED BK DEPT, PO BOX 790034, ST LOUIS, MO 63179-0034
519835619	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 19 2023 20:38:00	COMENITY BANK/JESSICA LONDON, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
519835620	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 19 2023 20:38:00	COMENITY CAPITAL/IKEA, ATTN: BANKRUPTCY, PO BOX 18125, COLUMBUS, OH 43218
519835621	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 19 2023 20:51:47	COSTCO CITI CARD, ATTN: BANKRUPTCY, PO BOX 6500, SIOUX FALLS, SD 57117-6500
519886999	Email/PDF: Citi.BNC.Correspondence@citi.com	May 19 2023 20:40:36	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519835622	+ Email/Text: electronicbkydocs@nelnet.net	May 19 2023 20:39:00	DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505
519896839	Email/Text: BKCourtNotices@yourmortgageonline.com	May 19 2023 20:38:00	Crosscountry Mortgage, LLC, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047
519835635	Email/Text: BKCourtNotices@yourmortgageonline.com	May 19 2023 20:38:00	DOVENMUEHLE MORTGAGE, INC/CROSS COUNTRY, ATTN: BANKRUPTCY, 1 CORPORATE DR. ST 360, LAKE ZURICH, IL 60047
519835643	Email/Text: bankruptcy@greenskycredit.com	May 19 2023 20:38:00	GREENSKY, LLC., ATTN: BANKRUPTCY, 5565 GLENRIDGE CONNECTOR STE 800, ATLANTA, GA 30342
519835646	Email/Text: sbse.cio.bnc.mail@irs.gov	May 19 2023 20:38:00	Internal Revenue Services, Special Processing Branch, PO Box 724, Springfield, NJ 07081
519835615	Email/PDF: ais.chase.ebn@aisinfo.com	May 19 2023 20:51:38	CHASE CARD SERVICES, ATTN: BANKRUPTCY, P.O. 15298, WILMINGTON, DE 19850
519852624	+ Email/Text: RASEBN@raslg.com	May 19 2023 20:38:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
519893800	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 19 2023 20:51:38	Portfolio Recovery Associates, LLC, c/o JET BLUE, POB 41067, Norfolk, VA 23541
519835648	^ MEBN	May 19 2023 20:36:00	PROSPER FUNDING LLC, 221 MAIN STREET, SUITE 300, SAN FRANCISCO, CA 94105-1909
519835649	+ Email/PDF: pa_dc_claims@navient.com	May 19 2023 20:40:59	SALLIE MAE, INC, ATTN: BANKRUPTCY, PO BOX 9500, WILKES BARRE, PA 18773-9500
519835651	+ Email/PDF: gecsed@recoverycorp.com	May 19 2023 20:41:05	SYNCB/OLD NAVY, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519835652	+ Email/PDF: gecsed@recoverycorp.com	May 19 2023 20:40:57	SYNCHRONY BANK/AMAZON, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519835653	+ Email/PDF: gecsed@recoverycorp.com	May 19 2023 20:51:46	SYNCHRONY BANK/CARE CREDIT, ATTN: BANKRUPTCY DEPT, PO BOX 965064, ORLANDO, FL 32896-5064
519835654	+ Email/PDF: gecsed@recoverycorp.com	May 19 2023 20:51:57	SYNCHRONY BANK/OLD NAVY, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519835655	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	May 19 2023 20:38:00	TOYOTA FINANCIAL SERVICES, ATTN: BANKRUPTCY, PO BOX 259001, PLANO, TX

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75025-9001

519861626 + Email/Text: ToyotaBKNotices@nationalbankruptcy.com May 19 2023 20:38:00 Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

519835656 Email/Text: bankruptcies@uplift.com May 19 2023 20:38:00 UPLIFT, INC., ATTN: BANKRUPTCY, 440 N WOLFE RD, SUNNYVALE, CA 94085

519835657 + Email/PDF: AIS.cocard.ebn@aisinfo.com May 19 2023 20:40:58 WALMART CREDIT SERVICES/CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519835605	*+	AFFIRM, INC., ATTN: BANKRUPTCY, 30 ISABELLA ST, FLOOR 4, PITTSBURGH, PA 15212-5862
519835610	*+	BANK OF AMERICA, ATTN: BANKRUPTCY, 4909 SAVARESE CIRCLE, TAMPA, FL 33634-2413
519835612	*+	BARCLAYS BANK DELAWARE, ATTN: BANKRUPTCY, PO BOX 8801, WILMINGTON, DE 19899-8801
519835614	*+	CAPITAL ONE, ATTN: BNAKRUPTCY, P.O. BOX 30285, SALT LAKE CITY, UT 84130-0285
519835623	*+	DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505
519835624	*+	DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505
519835625	*+	DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505
519835626	*+	DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505
519835627	*+	DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505
519835628	*+	DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505
519835629	*+	DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505
519835630	*+	DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505
519835631	*+	DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505
519835632	*+	DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505
519835633	*+	DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505
519835634	*+	DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505
519835637	*+	FED LOAN SERVICING, ATTN: BANKRUPTCY, PO BOX 69184, HARRISBURG, PA 17106-9184
519835638	*+	FED LOAN SERVICING, ATTN: BANKRUPTCY, PO BOX 69184, HARRISBURG, PA 17106-9184
519835639	*+	FED LOAN SERVICING, ATTN: BANKRUPTCY, PO BOX 69184, HARRISBURG, PA 17106-9184
519835640	*+	FED LOAN SERVICING, ATTN: BANKRUPTCY, PO BOX 69184, HARRISBURG, PA 17106-9184
519835641	*+	FED LOAN SERVICING, ATTN: BANKRUPTCY, PO BOX 69184, HARRISBURG, PA 17106-9184
519835642	*+	FED LOAN SERVICING, ATTN: BANKRUPTCY, PO BOX 69184, HARRISBURG, PA 17106-9184
519835616	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, CHASE CARD SERVICES, ATTN: BANKRUPTCY, P.O. 15298, WILMINGTON, DE 19850
519835650	*+	SALLIE MAE, INC, ATTN: BANKRUPTCY, PO BOX 9500, WILKES BARRE, PA 18773-9500
519835658	*+	WALMART CREDIT SERVICES/CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285

TOTAL: 0 Undeliverable, 25 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 21, 2023

Signature: /s/Gustava Winters

District/off: 0312-2

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 19, 2023 at the address(es) listed below:

Name	Email Address
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Denise E. Carlon	
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on behalf of Creditor CrossCountry Mortgage Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Marie-Ann Greenberg	
---------------------	--

magecf@magtrustee.com

Russell L. Low	
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on behalf of Debtor Caroline A Carino ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
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U.S. Trustee	
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USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4